

Information to identify the case:

Debtor 1	Stephen Nocera	Social Security number or ITIN xxx-xx-6739
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-21593-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Nocera

9/9/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stephen Nocera
Debtor

Case No. 19-21593-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Sep 09, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2024:

Recip ID	Recipient Name and Address
db	+ Stephen Nocera, 20 Kevin Road, Lincoln Park, NJ 07035-2126
518294000	Cash Advance, 273 E 1875 South, Roosevelt, UT 84066
518294009	+ Green Trust Cash, POB 340, Hays, MT 59527-0340
518294012	+ Lend Up L Visa Card, 237 Kearney St #197, San Francisco, CA 94108-4502
518294015	+ Mariner Financial, 1090 Amboy Ave C4, Edison, NJ 08837-2896
518294016	+ Max Lend, Nnorth Star Location Services, 4285 Genessee St, Buffalo, NY 14225-1943
518294019	+ Montclair Radiology, Certified Credit and Collection, POB 1750, Whitehouse Station, NJ 08889-1750
520367013	+ Montclair Radiology, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
518294025	+ Plains Cardio Pulmonary, Certified Credit and Collection, POB 1750, Whitehouse Station, NJ 08889-1750
518405040	+ Plains Cardio Pulmonary Associates, CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
518294026	+ Publishers Clearing House, POB 5344, Harlan, IA 51593-0844

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 09 2024 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 09 2024 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518369667	EDI: ATLASACQU	Sep 10 2024 00:20:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
518293995	+ Email/Text: bankruptcy@ldf-holdings.com	Sep 09 2024 20:34:00	Amplify Funding, POB 542, Lac Du Flambeau, WI 54538-0542
518293996	+ Email/Text: customer.service@atlantichealth.org	Sep 09 2024 20:33:00	Atlantic Health System, POB 21385, New York, NY 10087-1385
518293997	+ Email/PDF: MarletteBKNotifications@resurgent.com	Sep 09 2024 20:59:11	Best Egg, 4316 Pickett Rd, POB 3999, Saint Joseph, MO 64503-0999
518294028	Email/Text: cfcbbackoffice@contfinco.com	Sep 09 2024 20:33:00	Verve, POB 3220, Buffalo, NY 14240
518293999	+ EDI: CAPITALONE.COM	Sep 10 2024 00:20:00	Capital One, POB 70884, Charlotte, NC 28272-0884
518332018	+ EDI: AIS.COM	Sep 10 2024 00:20:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518294001	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 09 2024 20:47:43	Credit One Bank, POB 60500, City Of Industry, CA 91716-0500
518294002	^ MEBN		

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518294004	Email/Text: BNSFN@capitalsvcs.com	Sep 09 2024 20:32:08	DSRM National bank, POB 300, Amarillo, TX 79105-0300
518294006	Email/Text: BNSFS@capitalsvcs.com	Sep 09 2024 20:32:00	First National Credit Card, POB 2496, Omaha, NE 68103
518293998	Email/Text: BNBLAZE@capitalsvcs.com	Sep 09 2024 20:32:00	First Savings Credit Card, POB 2509, Omaha, NE 68103
518294005	+ EDI: AMINFOFP.COM	Sep 10 2024 00:20:00	Blaze Master Card, POB 2534, Omaha, NE 68103
518294007	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 09 2024 20:32:00	First Premier Bank, POB 5147, Sioux Falls, SD 57117-5147
518294008	+ EDI: PHINGENESIS	Sep 10 2024 00:20:00	Fortiva, POB 105341, Atlanta, GA 30348-5341
518294011	EDI: IRS.COM	Sep 10 2024 00:20:00	Genesis FS Card Services, POB 4477, Beaverton, OR 97076-4401
518294003	EDI: BLUESTEM	Sep 10 2024 00:20:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
518319235	Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2024 20:47:44	Fingerhut, 53 McClelland Ave, Saint Cloud, MN 56395
518294013	+ Email/Text: bankruptcy@ldf-holdings.com	Sep 09 2024 20:34:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518294014	+ Email/Text: bankruptcy@ldf-holdings.com	Sep 09 2024 20:34:00	Lendgreen, POB 221, Lac Du Flambeau, WI 54538-0221
518330818	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2024 20:48:32	Loan at Last, POB 1193, Lac Du Flambeau, WI 54538-1193
518294018	Email/Text: bankruptcy@mobiloloans.com	Sep 09 2024 20:32:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518351977	+ Email/Text: bankruptcy@marinerfinance.com	Sep 09 2024 20:33:00	Mobiloloans, POB 1409, Marksville, LA 71351
518294017	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2024 20:47:59	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
518294021	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 09 2024 20:32:00	Merrick Bank, POB 9201, Old Bethpage, NY 11804-9001
518294022	+ EDI: AGFINANCE.COM	Sep 10 2024 00:20:00	New Jersey Div of Taxation, Compliance & Enforcement-Bkcy. Unit, P.O. Box 245, Trenton, NJ 08695-0267
518322012	+ EDI: AGFINANCE.COM	Sep 10 2024 00:20:00	One Main Financial, 79 Union Blvd, Totowa, NJ 07512-2739
518294024	Email/Text: bankruptcypgl@plaingreenloans.com	Sep 09 2024 20:34:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518368049	+ EDI: JEFFERSONCAP.COM	Sep 10 2024 00:20:00	Plain Green, 93 Mack Rd #600, Box Elder, MT 59521
518494914	EDI: Q3G.COM	Sep 10 2024 00:20:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518400579	EDI: Q3G.COM	Sep 10 2024 00:20:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518494915	+ EDI: Q3G.COM	Sep 10 2024 00:20:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
518398512	EDI: Q3G.COM	Sep 10 2024 00:20:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
			Quantum3 Group LLC as agent for, GPCC I LLC,

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518294027	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 09 2024 20:34:00	PO Box 788, Kirkland, WA 98083-0788 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
518314050	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 09 2024 20:34:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518413424	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 09 2024 20:32:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518294023		Patricia A Halliday
518294010	*	Internal Revenue Service, POB 744, Springfield, NJ 07081
520254577	*+	Plains Cardio Pulmonary, Certified Credit and Collection, POB 1750, Whitehouse Station, NJ 08889-1750
518294020	##+	My Loan Site, POB 188, Fort Thompson, SD 57339-0188

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
John F. Bracaglia, Jr.	on behalf of Debtor Stephen Nocera brokaw@centraljerseylaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 4